

A safe workplace is good for everyone. For employers, it means lower worker's compensation premiums, better productivity by experienced and loyal workers, and higher profitability. For workers, a safe workplace means fewer injuries, greater confidence, higher morale and steady pay to support themselves and their families.

Putting Together a Safe Workplace provides an overview on the basics for an effective safety program that virtually any Wisconsin employer can implement. This publication highlights key considerations, reviews core safety program elements, and includes a comprehensive list of safety resources and organizations.

Thank you for your interest in Putting Together a Safe Workplace!



Worker's Compensation

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Worker's Compensation

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DWD is an equal opportunity employer and service provider. If you have a disability and need assistance with this information, please dial 7-1-1 for Wisconsin Relay Service. Please contact the Worker's Compensation Division at (608) 266-1340 to request information in an alternate format, including translation to another language.

QUICK REFERENCE: RESOURCES

OSHA

The Occupational Safety and Health Administration (OSHA) is a federal agency whose mission is to "assure safe and healthful working conditions for working men and women by setting and enforcing standards and by providing training, outreach, education and assistance." Wisconsin is one of the states directly under OSHA's jurisdiction for occupational safety and health. For more information: [osha.gov](https://www.osha.gov)

OSHA recently updated the Guidelines for Safety and Health Programs with Recommended Practices that have been well-received by a variety of stakeholders and are designed to be used in a variety of small and medium-sized business settings. The Recommended Practices present a step-by-step approach to implement a safety and health program.

Wisconsin Safety Council

The Wisconsin Safety Council (WSC) serves as the largest Employer/Labor safety organization for the State and is our link to the National Safety Council, based in Itasca, IL. [nsc.org](https://www.nsc.org)
Membership with the WSC includes NSC membership: [wisafetycouncil.org](https://www.wisafetycouncil.org)

The American Society of Safety Professionals (ASSP)

The American Society of Safety Professionals (ASSP), Park Ridge, IL, is another national/global safety organization comprised of safety professionals across the nation and world. ASSP supports occupational safety and health (OSH) professionals in their efforts to prevent workplace injuries, illnesses and fatalities. ASSP provides education, advocacy, standards development and a professional community to their members to advance their careers and the OSH profession as a whole. Wisconsin currently has 3 Regional ASSP Chapters, with Northwestern Wisconsin served by the Minneapolis, MN ASSP chapter. For more information: [assp.org](https://www.assp.org)

INTRODUCTION

"Why Is Safety Important to You?"

In the past, investments in safety were justified by saving worker's compensation premiums and reducing human suffering. Today, more than ever, safety makes sense for Wisconsin business because improved safety means better productivity. Injuries and resulting lost work time hurt the productivity and profitability of your business. During periods of a tight labor market, replacing experienced and trusted workers is difficult. Managers scramble for substitutes. Customer service suffers. Schedules slip.

Safety can improve the bottom line for your business. Dollars spent on effective safety materials and training can reap big savings through lower insurance premiums. Keeping injury rates low helps ensure your freedom of choice in selecting an insurance carrier. Employers with poor loss experience are frequently forced into the assigned risk pool.



Accidents are no longer a "cost of doing business." More and more employers are realizing that they can be proactive about safety and prevent workplace injuries. The Wisconsin Worker's Compensation Division challenges you to create a safe workplace. A good safety program not only prevents injuries; it can save your company time and money by reducing:

- ▶ production down time
- ▶ cost of hiring and training replacement workers
- ▶ delays in filling orders and serving customers
- ▶ stress and trauma for injured workers and coworkers
- ▶ insurance premiums
- ▶ OSHA fines
- ▶ defense costs and fines for safety violations
- ▶ accident investigation and reports

The indirect benefits of safety are the most powerful of all:

- ▶ improved employee morale
- ▶ improved labor/management relations
- ▶ fewer questionable claims through a careful investigation and reporting process
- ▶ reduced operating expenses

Studies by the Worker's Compensation Division show that Wisconsin's most respected and profitable companies have very good lost-time injury rates compared to their competitors. This publication is designed to provide employers with the principles they need to join this "honor roll" of successful and safe employers.

BASICS FOR AN EFFECTIVE SAFETY PROGRAM

1. Management Commitment

The first step toward a successful safety program is commitment by management. You can't expect employees to "buy in" to a safety program if management does not support the safety program or heed safety rules. Management must be willing to commit time and money to meet legal safety requirements and safety committee requests. Don't allow safety training or the purchase of safety equipment for employees to become less than a priority. Most importantly, keep safety "on the agenda" for periodic discussions at management team meetings.

As any winning team in sports can tell you, every team needs a coach to guide and motivate the team. You, as company manager or owner, will need to be that leader for your company's safety campaign. You will have to demonstrate a commitment to safety, not just give lip service to it. Managers at all levels should strictly obey all safety regulations. Management must "walk the talk" – if a work area requires protective gear, the supervisor better be wearing it!



2. Communication

Communication is a simple concept, but good, clear communication is hard to achieve. An employer needs to explain the costs of workplace injuries to employees – not only in dollars and cents, but in terms of stress and trauma for the injured worker and fellow employees. The message should be consistent and promoted regularly (e.g., meeting agendas, posters in lunch rooms or safety stickers on equipment). Remember that example sends the most powerful message of all!

The perfect place for communication is a safety committee with grassroots input of labor and management. Safety committee members develop the safety program for the company. The committee can identify workplace hazards, consider safety solutions and evaluate training needs for current and new employees on equipment. Hold regular meetings and have a planned agenda for members to work on (e.g., discuss work area safety such as equipment maintenance, traffic patterns or safety training for staff).

Good communication is a two-way street. Part of communication is "listening." The employer should remember that employees do their jobs every day. They have insight into what does and doesn't work for that job. In turn, employees need to listen to the employer regarding safety rules and equipment. Employees should feel comfortable communicating with their employer, whether reporting a safety hazard or an injury claim. The employer needs to communicate the importance of prompt claim reporting and accident investigation.

3. Labor-Management Teamwork

The safety program of any business is dependent on cooperation between the employer and employees. An effective safety committee should be composed of both labor and management members. The teamwork and cooperation generated in this committee will:

- ▶ create an effective safety program
- ▶ support open communication between supervisors and staff
- ▶ create a safe workplace
- ▶ promote an awareness of safety in the workplace at all levels of your organization



4. Employee Training

When new employees start, the supervisor needs to do more than just show them the work area. Instructions should be provided for operating all equipment that employees will use (whether office or industrial).

Training should not stop with new employees. If employees are changing jobs, training on the correct operation of equipment in the new work area is essential. Don't assume experienced employees know the correct and safe way to operate equipment.

Refresher training courses should be given on a regular basis. Employees can get complacent about using safety equipment or wearing protective gear when they have been in the same job for a long time. Also, when equipment is replaced, employees should be retrained on its operation, safety features and required protective gear. Whether for a new or seasoned employee, all training programs should:

- ▶ emphasize management's commitment to a safe workplace
- ▶ explain why safety equipment and protective gear are needed
- ▶ demonstrate how to use the required safety equipment and protective gear
- ▶ allow the employee to use the safety equipment and protective gear
- ▶ evaluate how well the work area, safety equipment and protective gear fit the employee

Training Can Make a Difference

On any given business day, safety training of some type is available near you. The Wisconsin Safety Council alone sponsors 200 safety training courses each year. These training sessions reach approximately 20,000 employers and employees in Wisconsin.

wisafetycouncil.org

5. Safety Culture

If your company has completed these basic building blocks, management and labor should have a proactive attitude toward safety. The entire organization, top to bottom, should demonstrate an awareness of the safety rules and requirements. Every worker and supervisor should follow the safety rules in their everyday work routine. A successful employer should realize that accidents in the workplace are no longer a cost of doing business. How can you tell if your employees have a "safety culture" attitude?

- ▶ If an outside visitor was in the plant and violated a safety rule, would someone call attention to it and correct the situation?
- ▶ Do employees wear their protective gear, even when no one is looking?
- ▶ Do employees wear their seat belts when driving company vehicles?
- ▶ Do employees feel comfortable halting the production line if there is an unsafe situation?
- ▶ Do employees pay attention to company safety records?

If you can answer YES to these questions, CONGRATULATIONS!! You have created a safety culture in your organization.



SAFETY BASICS

Safety Goals and Policies

For help in setting your goals, contact your trade association, local safety council, or check out the safety program companies in this publication.

Employee Training

Begin safety training on the employee's first work day, have regular refresher courses and make sure the employee knows how to use the safety equipment and protective gear.

Accident Investigation

Systematic investigation and recording are critical to loss control and prevention. Good records will help you to spot problem areas and accident trends.

Forms/Software

Forms for claim reporting, legal notices to employees and record keeping are essential. Good computer software can ease the burdens of record keeping and aid in tracking accident trends. Check with your insurance agent, trade association or local retail computer dealer.

HOUSEKEEPING AND MAINTENANCE

Did you know that water on the floor is one of the most common causes of accidents?

Facility Maintenance

Facility maintenance is a large part of any safety program. When loss control engineers or insurance underwriters inspect a business, the first thing they notice is the cleanliness of the facility. Statistics show that housekeeping is a good indicator of potential worker's compensation losses, as well as for other property and liability costs. Cluttered store rooms and hallways cause accidents. Also, this type of work environment alerts loss control personnel that attention to the details of safety is not a top priority in this business.

By housekeeping, we mean more than dusting and emptying wastebaskets. It includes storing supplies and materials for your business and maintaining clean work areas. Would your business win an award for cleanliness? Where and how do you store your office supplies, cleaning supplies or production materials?



Organizational skills and common sense can solve many of your storage problems:

- ▶ Are containers clearly marked?
- ▶ Are dry materials stored away from liquids and off the floor?
- ▶ If stacked, are heavy materials on the bottom?
- ▶ Is there satisfactory clearance around the storage containers?
- ▶ Are similar containers stacked neatly and tightly?

A lot of Wisconsin businesses, such as cheese factories and meat processing plants, must deal with wet, slippery floors. There is always a way to make the workplace safe – nonskid flooring or special footwear. Are the floors and stairways in these areas clear of debris? Are hand railings solidly attached, and do employees use them?

START NOW

Have a "sit down" with your janitorial/maintenance staff to review the priority of removing safety hazards.

Check the maintenance and repair schedules of tools and equipment – and follow them.

Get a free Department of Safety and Professional Services safety check of your building at dsps.wi.gov or by calling 608-266-2112. Resources also are available at the Wisconsin Laboratory of Hygiene's WisCon program at slh.wisc.edu/occupational/wiscon or by calling 608-266-5240 or 800-947-0553.

Call your insurer or trade association for specific regulations on special problems for your industry or trade (e.g., slippery plant floors, handling blood samples, etc.). See section on Industry Specific Resources.

Equipment Maintenance

Equipment maintenance is also an important aspect of any safety program. Studies show that, particularly in small businesses, poor maintenance is a leading cause of injury. Employees should not operate equipment that needs repair (e.g., a saw without a guard on the blade or a truck with bad brakes). Employees should have a checklist (written or mental) to evaluate the everyday condition of their equipment and work area. Questions may include:

- ▶ Are moveable machine parts well oiled?
- ▶ Are belts checked for fraying or rips?
- ▶ Are safety guards in place and plastic protective covers free of cracks?
- ▶ Is there any fluid leaking on the floor near your equipment?
- ▶ If your employees use body harnesses, are they in good condition?

The employer or a safety committee member should make regular inspections throughout the workplace to assure proper use and maintenance of equipment. Employees should feel comfortable reporting unsafe work conditions to supervisors.

Look around your workplace. Can you see any potential hazards?

- ▶ Are corridors clear of boxes and trash?
- ▶ Are floors dry or made of a skid-free surface?
- ▶ Does your equipment have required safety guards, locks and protections?
- ▶ Are employees using their safety equipment?
- ▶ Are dangerous materials properly stored?



ERGONOMICS

Ergonomics is about more than keyboards. It covers job design, tools and physical capabilities for tasks. A comprehensive collection of prevention and treatment information is available online. Below are some resources:

ERGOWeb (commercial site) ergoweb.com

Mainly used for industrial settings, this resource contains publications and software to assist employers in evaluating, preventing and training against problems related to repetitive motion.

NIOSH (National Institute of Occupational Safety & Health)

cdc.gov/niosh/topics/ergonomics

Provides an equation to give limits for lifting per day or a portion of a day. Check out your limits at:

cdc.gov/niosh/topics/ergonomics/nlecalc.html

OSHA (Occupational Safety & Health Administration)

osha.gov/SLTC/ergonomics

This website provides research, statistics and proposed rules on ergonomics. Additionally, OSHA holds a bank of task and industry-specific guidelines.

FITTING THE WORK TO PEOPLE

The lifestyle of today's workers and employers has become more sedentary on and off the job. This reduction in activity is reflected by loss of muscle tone, specifically a decrease in the function of the abdominal muscles. Weaker stomach muscles contribute to poor posture and spinal problems.

Today's worker faces many physical challenges on the job – whether operating a pneumatic hammer or working at a computer. The ergonomic correctness of the work area and equipment, combined with the employee's physical condition and work posture, determines the likelihood of injury. To add to the problem, the workforce is aging, making recovery from injury longer and more expensive.

So, what can you do? A lot, according to medical professionals. Use some common sense to review each work area:

- ◆ Does the job site fit the employee?
- ◆ Do employees strain to reach tools or reference materials that are used regularly?
- ◆ Are employees complaining about pinches or cuts?
- ◆ If employees perform the same motion over and over, could the process be changed?



Be flexible. Job redesign can be a major step toward a safe workplace. Employers need to be open-minded when reviewing a job for safety redesign. When evaluating an employee's work area, follow these three ergonomic principles to reduce on-the-job injuries:

1. Work activities should permit the worker to adopt several different but equally healthy and safe postures.
2. Bodily effort should be exerted by the largest appropriate muscle groups available (e.g., lift with your legs not your arms).
3. Work activities should be performed with the joints at about mid-point of their range of movement, particularly the head, trunk (back) and upper limbs.

Principle 1. can be satisfied by providing ergonomically correct equipment or office furniture. Ask your equipment suppliers. They can tell you everything you need to know. Principles 2. and 3. may be partially satisfied by the employer providing appropriate ergonomic modifications to the work area. However, to completely adhere to these two principles, workers also must make a conscious evaluation of how they are performing the work task and adjust their body movements accordingly:

- ◆ Are staff seated correctly while working at the computer?
- ◆ Are correct lifting procedures used each time a box or carton is moved?
- ◆ Are employees using tools properly?

No matter what the work is, if employees experience pain from a task, they should STOP and think about how they are performing the work. What adjustments can you make to the work area, or how can employees change posture or work habits? A cooperative safety relationship between employers and employees makes it easier to evaluate work areas and make them safer.

WHAT IF AN ACCIDENT HAPPENS?

Everyone needs to know their job in reducing the damage from an accident if it happens. If staff are prepared before an accident occurs, there will be less delay and confusion when help is needed. Is there a designated first aid station? Are employees trained in administering basic first aid measures? Proper medical attention can reduce a lot of physical harm from workplace injuries.

Reporting a Worker's Compensation Claim

It's time to report the accident to your insurance carrier or claims administrator. Supervisors should know the answers to these basic questions:

- ◆ To whom should the claim be reported – a person in your human resources office or directly to the insurance carrier's claims office?
- ◆ Are special forms required by the insurance carrier?
- ◆ What part of the form should be completed by the employee, the supervisor or the insurance carrier?

In cases involving three or more days of lost work time, you may need to fill out a WKC-12 "First Report of Injury" form. This form allows the facts of an investigation to be reported clearly and concisely.

Most insurers encourage immediate claim reporting via the telephone. No matter how the claim is reported, your insurer will need information regarding the employee and how the accident happened. The vast majority of claims are legitimate, but if there are any suspicious circumstances or inconsistencies, report them to the insurer for their investigation.

Accident Investigation

Once the initial claim report is filed, the supervisor should then investigate the accident.

- ▶ Who and what was involved?
- ▶ Exactly where and when did it happen?
- ▶ Who saw it occur? Is there video?
- ▶ Was the employee using required safety equipment?
- ▶ Was the employee performing his/her assigned work tasks?

The injured employee(s) should describe the accident in their own words. Encourage employees to be specific. The supervisor should take statements from all witnesses. If possible, the interviews and statements should be completed at the scene of the accident. Remember, the sooner accident information is gathered, the more accurate it will be.

The supervisor should review the accident statements taken from the employee and co-workers:

- ▶ Do they agree on the cause of the accident?
- ▶ Could the accident have been prevented?

If possible, form a "safety team" to study the cause of the accident and make recommendations as to how a similar accident may be prevented in the future. The team could even videotape a reenactment of the accident for future training purposes. It is also a best risk management practice to investigate "near misses" or accidents where there were no serious injuries. If you can come up with preventive measures for these incidents, you may be able to prevent someone from being hurt in the future. A thorough investigation policy gives employees the message that management values their services and wants to protect them from harm.

Follow-up with the Injured Employee

Supervisor follow-up with injured employees after the accident and throughout the disability period is humane and smart. The supervisor should make sure employees are satisfied with their medical care and that worker's compensation benefits were fully explained by the claim adjuster.

For serious lost-time injuries, the employer may wish to communicate with the employee's treating physician to discuss the demands of the employee's job as well as the employee's capabilities with the current injury. An employer has the option to set up an early return-to-work program. If you can assign lighter duties, employees may return to work before they are able to perform the duties of the job held before the accident. Getting injured employees back to the workplace helps your company and the employees. A well-designed program providing medically justified light duty work can help motivate the employee to return to normal duties, promote healing and relieve concern about returning to a normal life after an injury.



WORKER'S COMPENSATION REPORTING REQUIREMENTS

For complete reporting requirements, visit the Worker's Compensation Division web site: dwd.wisconsin.gov/wc

For claim processing details, visit:

dwd.wisconsin.gov/wc/employers/handling_injuries.htm

Fatal Injuries: Employers subject to ch. 102, Wis. Stats., must report injuries resulting in death to the Department and to their insurance carrier, if insured, within one day after the death of the employee.

1. All "Private and Public Sector" Worker Fatalities and Serious incidents. All employers – Private & Public Sector – must report all work-related fatalities to the DWD Worker's Compensation Division, within 24 hours of the incident.

Work-related fatalities should be phoned in by calling 608-266-1340 and/or faxed in at 608-267-0394.

A follow-up WKC-12 – "Employer's First Report of Injury or Disease" written accident/incident report is also required.

dwd.wisconsin.gov/dwd/forms/wkc/WKC_12_E.htm

2. "Public Sector" Worker Fatalities and Serious Incidents. Public sector employers must also call the DSPS Madison office, 608-267-9420, during regular business hours; or State of Wisconsin Division of Emergency Management dma.wi.gov/DMA/wem at 800-943-0003, outside of regular business hours (24-Hour On-Duty Officer).
3. "Private Sector" Worker Fatalities and Serious Incidents. Follow OSHA reporting requirements. osha.gov/report.html

Non-Fatal Injuries: If the injury or occupational illness results in disability beyond the three-day waiting period, or requires surgery other than for a hernia, the employer, if insured, must notify its insurance carrier within 7 days after the injury or beginning of disability. Medical-only claims without surgery are to be reported to the insurance carrier only, not the Department.

Electronic Reporting Requirement: All work-related injuries and illnesses resulting in compensable lost time, with the exception of fatalities, must be reported electronically to the Department via EDI or Internet by the insurance carrier or self-insured employer within 14 days of the date of injury or beginning of disability. Employers may fax claims for fatal injuries to 608-267-0394.

EARLY RETURN-TO-WORK STRATEGIES

The Concept

The "early return-to-work" concept is in practice across the country. Employers are finding the extra effort put forth in handling a worker's compensation claim is offset many times over by the benefit of helping injured employees return to the role of productive workers. This strategy aids in rehabilitation of injured employees and helps them to reach the healing objectives for their injuries. Early return-to-work programs also benefit injured employees by stopping a host of physical problems that occur due to inactivity after a serious injury. Additionally, a quick return to work helps to improve an injured employee's morale and self-esteem.

The Program

Open and clear communication provides the foundation for the supervisor and employee, in cooperation with the treating physician, to develop a customized "return-to-work" program for the injured employee. To be effective, a return-to-work program should include:

- ◆ An ongoing relationship by the employer with medical providers to ensure doctors are familiar with worker's compensation policies. Doctors also need to be aware of the physical requirements and skills needed for the type of work the company performs.
- ◆ Reasonable accommodation guidelines for restricted-duty placement.
- ◆ One contact person to work with the insurance carrier or third-party administrator.
- ◆ Regular case review by the contact person.

RETURN TO WORK

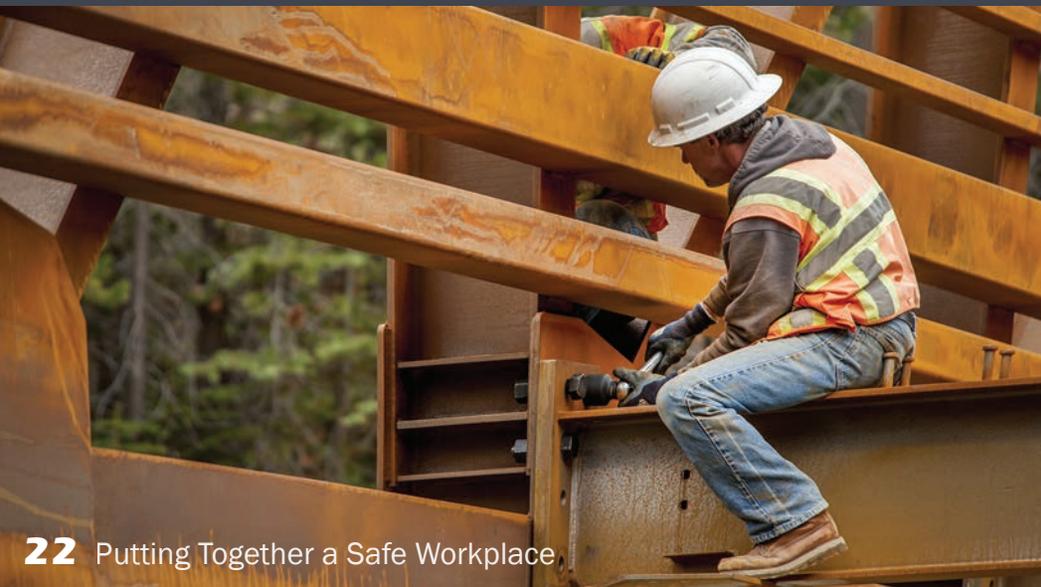
Getting injured workers back to gainful employment has become a science. In particularly complex cases it can involve medical, engineering, economic and legal issues. Specialists can be found at:

- ▶ Agency for Healthcare Research and Quality
301-427-1364 | ahrq.gov
- ▶ American College of Occupational and Environmental Medicine
847-818-1800 | acoem.org
- ▶ Occupational Safety and Health Administration
800-321-6742 | osha.gov
- ▶ Wisconsin Occupational Therapy Association
800-728-1992 | wota.net

Questions injured workers should ask their doctors and other useful disability information can be found at the Wisconsin Medical Society at: wisconsinmedicalsociety.org

The Americans with Disabilities Act (ADA) raises many issues, challenges and questions about returning people to work. Visit the following for more information:

- ▶ U.S. Department of Justice justice.gov/crt/disability-rights-section
- ▶ Americans With Disabilities Act ada.gov



The Injury Team

The physician, supervisor and employee should work as a team to design an individualized program for the injured employee. The employer needs to know what the injured worker's physical limitations are and how long they will last. The treating physician needs to know what type of work the employee is expected to perform. Position descriptions, pictures and even videos are commonly used to help doctors understand the nature of the work. Physicians also need to know what work options are available that will meet the physical restrictions of the injured employee. Can machines be redesigned or lifting devices used? Many physicians welcome input from employers or insurers on return-to-work options. As one doctor put it, "It's a great relief for doctors to not have to decide on whether a worker can go back to his/her old job. Our role is better suited to identifying physical limitations and therapy for healing them."

The objective is to help employees get eventual placement back into the jobs they held prior to their work-related injuries. This type of program would be designed with a work hardening schedule to rehabilitate the employee. The "early return-to-work" program can also be designed to help an employee reach the objective healing plateau for the injury. It should be set up with duties that are safe for the injured worker. Additional duties can gradually be added that will increasingly challenge the worker. Many return-to-work programs also integrate therapy into the job site. This can be done through job-related activity.

Clear communication and cooperation between the employer, the injured employee and the treating physician are keys to developing a successful "early return-to-work" plan. A successful plan can be measured by how swiftly and safely injured workers are restored to pre-injury health and job productivity. The payoff of a successful program is three-fold:

1. lower claim expenses
2. increased productivity
3. better employer/employee relations

WISCONSIN CORPORATE SAFETY AWARD PROGRAM

The Wisconsin Safety Council sponsors the annual Wisconsin Corporate Safety Award Program. The awards program honors businesses for exemplary safety records and excellence in safety & health management.

For more information: wisafetycouncil.org



SAFETY RESOURCES

How can you get a safety program started? Listed below are some of the basic safety resources available to you.

Your Insurer

This should be your first source for assistance. A reasonable amount of your premium should be earmarked for loss control and safety services. The skill and commitment of insurers to safety programming varies. They offer different styles of loss control, from very proactive to passively distributing literature upon request. Your choice of insurer should be based on the services your company needs, not just on premium.

Low-Cost Training

The Wisconsin Safety Council (WSC) 608-258-3400 sponsors safety training opportunities such as the annual Wisconsin Safety Conference, a major safety meeting in the Midwest. Special training curricula can be tailored for customer's operations. Contact the WSC to learn more: wisafetycouncil.org

Trade Association & Union-Sponsored Training Programs

Both national and Wisconsin based trade associations have produced excellent workplace safety training manuals, videos and audio recordings. These training materials focus on the most common safety problems faced by employers in these associations. For more information, visit the Industry-Specific Resources section of this publication.

State Safety Consultation and Inspection Programs

There are three state agencies in Wisconsin that offer free pre-OSHA safety consultations and inspections: The Department of Safety and Professional Services (DSPS), the Department of Health Services (DHS) and the Wisconsin State Laboratory of Hygiene. These state offices only focus on prevention and education. Inspection findings are confidential. They are not connected to OSHA enforcement activity.

The Department of Safety and Professional Services (DSPS) performs inspections on buildings and equipment to evaluate compliance with state and federal laws.

dsps.wi.gov

For information on a safety inspection, call 608-266-2112 or visit:

dsps.wi.gov/Pages/Programs/PublicSafety

The Department of Health Services (DHS) performs inspections for occupational diseases and health hazards. For occupational health surveillance, call 608-266-1865 or 608-266-1120 or visit:

dhs.wisconsin.gov/occupational-health

dhs.wisconsin.gov/occupational-health/workers.htm

dhs.wisconsin.gov/occupational-health/employers.htm

The Department of Workforce Development encourages you to take positive steps to reduce your company's injury rate by reducing the number of lost-time work injuries. We suggest that you give immediate attention to this issue and utilize one or more of the resources identified in this publication. If you have further questions about setting up a good safety program, contact us at:



Worker's Compensation

P. O. Box 7901
Madison, WI 53707

608-266-1340

dwd.wisconsin.gov/wc

WisCon – Onsite Safety & Health Consultation in Wisconsin



Onsite Safety & Health Consultation in Wisconsin

The Wisconsin State Laboratory of Hygiene's WisCon Program, as part of the University of Wisconsin-Madison and in conjunction with the U.S.

Department of Labor, currently offers on-site consultation services to assist small businesses in meeting their obligations and responsibilities under the federal Occupational Safety and Health Act (OSHA).

slh.wisc.edu/occupational/wiscon/safety-and-health-wiscon-training

An on-site consultation visit can help:

- ▶ identify workplace hazards
- ▶ conduct industrial hygiene monitoring
- ▶ assist with OSHA non-formal complaint responses
- ▶ assist with developing and assessing controls for OSHA citation abatement
- ▶ conduct limited ergonomic assessments
- ▶ recommend and assist in developing controls
- ▶ evaluate and assist in developing and implementing necessary programs
- ▶ evaluate and assist in developing and implementing a comprehensive safety and health management program
- ▶ conduct limited training and education

For more information: slh.wisc.edu/occupational/wiscon, 608-226-5240 or 800-947-0553.

The mailing address is:

Wisconsin State Laboratory of Hygiene
2810 Walton Commons W
Madison WI 53718

Checklist for Insurance Carrier Loss Control Services

Loss control and safety have traditionally been an important component of insurer service to business policy holders. There are about 300 insurance companies licensed to write worker's compensation insurance in Wisconsin. Those companies vary greatly on the emphasis they place on loss control and the skill in which they deliver help to their clients. Some carriers have refined and improved loss control to produce spectacular savings for their policyholders. It is not unusual for these loss control specialists to reduce an employer's claims by 20% or more in a year, and to move them from a debit modification factor (greater than 1.0) to a credit modification (less than 1.0) in three years. The following are questions and features you can use to evaluate your insurance carrier as a high-performance partner in helping reduce accidents and control costs:

- ▶ Does your insurer explain the company's loss control services within 30 days of the beginning of the policy period? Do they feature safety in their communications with you?

- ▶ For policyholders with regularly occurring lost-time claims, does your insurer offer to meet with you at your business location to discuss safety, loss control and claims administration? If you request on-site consulting, do you get a response within a reasonable time (e.g., 30 days)? The on-site services should take into consideration the particular needs of that place of employment and special industry processes and hazards. Some important parts of their on-site service should include:
 - evaluation of employer's loss prevention needs
 - assistance in evaluating records that may be pertinent to the firm's illness and injury experience
 - provision of on-site health and safety surveys to identify practices not in compliance with federal and state law and generally recognized safety practices
 - assistance in identifying special chemical hazards and occupational health safety controls
 - assistance in evaluating and selecting appropriate safety equipment
 - evaluation of the workplace design and layout and assistance with job site modifications to conform with modern ergonomic standards
 - assistance in evaluating and improving the employer's safety management practices
 - assistance in developing health and safety training resources and programs
 - an offer to provide a follow-up evaluation of the employer's efforts to implement new and improved safety practices upon an agreed schedule
- ▶ Employee involvement and "buy-in" is critical to the success of any safety program. Does your carrier help you communicate your loss control, accident investigation, medical care and return-to-work programs to your entire workforce? Some carriers can help design ways of involving workers in hazard identification, accident investigation, follow-up and monitoring of results.



- ▶ Prompt reporting of claims to the carrier has been proven to reduce the cost of claims. Even a day's delay hurts. Your insurer should provide written guidelines on prompt and accurate reporting of all potential policy claims. Specialized forms for the administration of claims are provided to all policyholders, with easy-to-read instructions about how to file a claim. They should explain the benefits and the importance of good accident investigation.
- ▶ Your insurer offers specialized safety information in written and oral form for special safety hazards particular to an industry or process. Some examples of special hazards requiring detailed advice are:
 - bloodborne pathogens
 - indoor air quality testing
 - high fall protection
 - floor slip prevention
 - machine safeguarding
 - materials handling
 - powered industrial trucks (PTI)
 - motor vehicle operations

A good carrier should be alert to the special risks to your type of business and advise you to correct hazards before they result in injury.

- ▶ The insurance claims adjuster should make every effort to contact the injured worker as quickly as possible after notice of a lost-time injury (many insurers have a “one work day” standard). The adjuster should fully explain to the injured worker how and when medical bills will be paid. **Prompt, high-quality medical treatment of injuries is a must!** Without experienced advice, injured workers may neglect treatment or seek the wrong kind of treatment. If the worker has lost any time, the formula for computing indemnity should be explained in terms that the worker can understand. Any questions should be promptly and accurately answered. Doubts about the fairness of benefit payment may encourage the worker to see a lawyer.

- ▶ Does the insurance claims adjuster review with a member of your staff the results of their contact with the injured employee and medical providers and any other investigations they have begun? (This is often done within 2-3 days of the injury report to the carrier.) Good coordination is a must, particularly in cases involving complex medical issues, early return-to-work issues or the need to defend against the compensability of the claim itself.
- ▶ Do you get a detailed loss run from your insurer? The frequency of loss reports might depend on your volume of claims. Annual reports may be adequate if you have only a dozen or so claims per year. If you have a high volume of claims, does your carrier periodically meet with you to go over loss experience?
- ▶ Does your insurer assist you in developing light duty and modified duty programs? Your insurer should be active in facilitating communication with the treating physician on return-to-work options. In many cases effective return-to-work programs must be linked to medical treatment and therapy. This may include release time for therapy. In-plant therapy has become increasingly used as a means of controlling cost and maintaining productivity for larger employers. Has your carrier discussed this option?

Of course, even the best insurers' loss control programs have their own style and communication differences. You may wish to contact your existing insurance agent and carrier to discuss how they can work with you in reducing your work-related injuries. If your carrier is unwilling or unable to help or if you are unsatisfied with the service, then move on to another carrier. Remember, when purchasing worker's compensation insurance, you are not merely buying indemnification for losses. You are purchasing a bundle of services, some of which can greatly affect the welfare of your company and your employees. Pay as much attention to the quality of services as to the cost of the policy.

Industry-Specific Resources

All – General Workplace Safety

National Safety Council

NSC Headquarters
1121 Spring Lake Dr.
Itasca, IL 60143

 (630) 285-1121 or (800) 621-7615

 customerservice@nsc.org

 nsc.org



The Business & Industry Division represents more than 20 major industries and provides members with opportunities to share ideas and interact with other industry professionals.

Wisconsin Safety Council (WSC)

501 E. Washington Avenue
Madison, WI 53073

 (608) 258-3400

 wsc@wisafetycouncil.org

 wisafetycouncil.org

The Wisconsin Safety Council is the local, state affiliate to the National Safety Council.

Agriculture

AgriSafe Network, Inc.

8342 NICC Drive
Peosta, IA 52068

 (866) 312-3002

 info@agrisafe.org

 agrisafe.org

Centers for Agricultural Safety and Health

 cdc.gov/niosh/oep/agctrhom.html

Wisconsin Department of Agriculture, Trade & Consumer Protection (DATCP)

Pesticides: Certification & Licensing

2811 Agriculture Drive
PO Box 8911
Madison, WI 53708

 (608) 224-4500

 DATCPPesticideInfo@wisconsin.gov

 datcp.wi.gov

datcp.wi.gov/Pages/Programs_Services/PesticidesFertilizersCertificationLicensing.aspx

National Children's Center for Rural and Agricultural Health and Safety

Marshfield Clinic
1000 North Oak Avenue
Marshfield, WI 54449

 (715) 389-4999 or (800) 662-6900

 NCCRAHS@marshfieldresearch.org

 marshfieldresearch.org/nccrahs

marshfieldresearch.org/nfmc/national-farm-medicine-center



OSHA

OSHA has standards that cover agricultural operations, information on solutions to common agricultural hazards, and other resources such as publications to help employers and employees create and maintain safe and healthy work environments.

 osha.gov

Upper Midwest Agricultural Safety and Health Center (UMASH)

420 Delaware St SE (Delcode 8807)
Minneapolis, MN 55455

 (612) 625-8836
 umash@umn.edu
 umash.umn.edu



Wisconsin Agri-Business Association

2801 International Lane, Suite 105
Madison, WI 53704

 (608) 223-1111
 info@wiagribusiness.org
 wiagribusiness.org/contact.html



Construction

Associated Builders and Contractors of Wisconsin (ABC)

5330 Wall Street
Madison, WI 53718

 (608) 244-5883 or (800) 236-2224
 info@abcwi.org
 abcwi.org



Associated General Contractors of Wisconsin (AGC)

AGC Wisconsin - Madison
4814 E. Broadway
Madison, WI 53716

 (608) 221-3821
 info@agcwi.org
 agcwi.org



Associated General Contractors (AGC) of Greater Milwaukee

1243 N. 10th Street, Suite 175
Milwaukee, WI 53205

 (414) 778-4100
 agc-gm.org



Madison Area Builders Association

5936 Seminole Centre Ct
Madison, WI 53711

 (608) 288-1133
 builders@maba.org
 maba.org



Plumbing Mechanical Sheet Metal Contractors' Alliance (PMSMCA)

11001 W. Plank Court, Suite 100
Wauwatosa, WI 53226

 (608) 288-1133
 info@pmsmca.com
 pmsmca.com

Manufacturing

Midwest Food Products Association (MWFPA)

4600 American Pkwy, Suite 210
Madison, WI 53718

 (608) 255-9946
 mwfpa.org



Wisconsin Transportation Builders Association

1 E Main St. Suite 300
Madison, WI 53703

-  (608) 256-6891
-  info@wtba.org
-  wtba.org



Wisconsin Underground Contractors Association, Inc. (WUCA)

N16 W23250 Stone Ridge Drive
P.O. Box 1425
Waukesha, WI 53187

-  (414) 778-1050
-  wuca@wuca.org
-  wuca.org



Sales, Retail & Hospitality

Great Lakes Graphics Association

N27 W23960 Paul Road, Suite 200
Pewaukee, WI 53072

-  (262) 522-2210
-  jlyman@glga.info
-  glga.info



OSHA

Many young workers' first work experience is in the restaurant industry. OSHA provides a variety of resources and information to promote the safety of young workers in the restaurant industry and other industries.

-  osha.gov

Printing Industries of America

301 Brush Creek Road
Warrendale, PA 15086

-  (412)741-6860 or 800-910-4283
-  printing.org



Wisconsin Automobile & Truck Dealers Association

150 E. Gilman Street, Suite A
Madison, WI 53703

-  (608) 251-5577
-  watda-info@watda.org
-  watda.org



Wisconsin Grocers Association

10 West Mifflin Street, Suite 205
Madison, WI 53703

-  (608) 244-7150 or 888-342-5942
-  wisconsin-grocers.com



Wisconsin Hospital Association

5510 Research Park Drive
P.O. Box 259038
Madison, WI 53725

-  (608) 274-1820
-  wha.org



Wisconsin Motor Carriers Association

PO Box 44849
Madison, WI 53744

-  (608) 833-8200
-  witruck.org



Wisconsin Restaurant Association

2801 Fish Hatchery Road
Madison, WI 53713

 (608) 270-9950 or (800) 589-3211

 wirerestaurant.org

